

Skin Care Specialty Physicians
1447 York Road, Suite 301
Lutherville, MD 21093
(410) 252-9090

Office Policies

Updated January 2011

These policies may change without notice please call the office of updated information or if you have questions

1. **24-hour Notice:** If an appointment must be cancelled or rescheduled, the patient must call the office at least 24 hours in advance. Missed appointments may result in a \$25 fee.
2. **Late Arrivals:** If a patient arrives more than 15 minutes after the scheduled appointment time, the appointment may need to be rescheduled. Please call the office if you believe that you will not arrive in time for your appointment.
3. **New Patient Demographics:** It is the patient's responsibility to notify the office of any changes, including insurance information, phone numbers, and address.
4. **Referrals:** If an insurance policy requires the patient to obtain a referral, it will be the patient's responsibility to do so. Please note that follow-up visits are considered separate visits and may require a separate referral. **If you do not have a valid referral, you must reschedule your appointment. If you choose to be seen we will not submit your claim to your insurer and you will be held financially responsible for the full amount.**

Financial Policies

Updated January 2011

1. **Payment Policy:** Copayments and account balances must be paid at the time of service. If you are experiencing financial hardship and are unable to pay your balance in full, please contact the billing department for payment arrangements. Accounts that remain past due for 120 days will be turned over to a collection agency unless payment arrangements are made. Accounts turned over to a collection agency will be charged a \$30 collections fee and reported to the credit bureau.
2. **Cosmetic Policy:** Payment for cosmetic procedures and products will be collected in full at the time of service unless other arrangements are made prior to receiving the service(s). Cosmetic procedures and products will not be billed to your insurance company. If you believe that your insurance company will pay for cosmetic services, the office will provide you with any necessary documentation that may help you receive reimbursement. Requesting reimbursement for cosmetic services is the responsibility of the patient. Cosmetic products are non-refundable and non-returnable.
3. **Self-Pay Discounts:** Patients who do not have insurance coverage will be given a self-pay discount. Office visits will cost \$125 for new patients and \$75 for established patients. Prices for procedures vary and will be quoted at the time of service. Additional discounts may be applied at the discretion of the doctor. If lab services, such as biopsies and/or blood work, are required, you will receive a separate bill from the lab. Questions regarding your lab bill must be directed to the lab.
4. **Insurance Discounts:** Patients with insurance coverage will be given the insurance company's discounted rate (also called the allowed amount). Any deductible, coinsurance, or copayment amount will not be discounted as this is the amount that the insurance company requires the patient to pay. If you believe you have been billed an incorrect amount, you may contact the billing department or your insurance company to discuss appeal options.
5. **Insurance Payment Denials:** If your insurance company denies payment of your visit for any reason, including failure to obtain a referral, you will be held responsible for the balance due. Payment arrangements may be made by contacting the billing department.